

<i>SERFF Tracking Number:</i>	<i>GEFA-127114338</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48418</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC Flex Live+Well Brochure/115544</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company		
Product Name: Long Term Care Insurance	SERFF Tr Num: GEFA-127114338	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Accepted	State Tr Num: 48418
	For Informational Purposes	
Sub-TOI: LTC03I.001 Qualified	Co Tr Num:	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Harris Shearer, Stephanie Fowler
	Author: Andy Zimmerman	Disposition Date: 04/12/2011
	Date Submitted: 04/06/2011	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: PC Flex Live+Well Brochure	Status of Filing in Domicile: Pending
Project Number: 115544	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 04/12/2011
	State Status Changed: 04/12/2011
Deemer Date:	Created By: Andy Zimmerman
Submitted By: Andy Zimmerman	Corresponding Filing Tracking Number:
Filing Description:	
The Privileged Choice Flex Live+Well Brochure, 115544 03/18/11 is designed to provide details of the wellness provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.	

The Privileged Choice Flex Live+Well Brochure will be delivered by licensed agents from our career and broker channels at point of sale as a supplement to the Outline of Coverage and the previously submitted Privileged Choice Flex Product Brochure, 111407 05/20/11, Filed-Closed by your Department on 03/16/2011 under SERFF Tracking Number GEFA-127076440.

SERFF Tracking Number: GEFA-127114338 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 48418  
 Company Tracking Number:  
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
 Product Name: Long Term Care Insurance  
 Project Name/Number: PC Flex Live+Well Brochure/115544

Live+Well is a wellness program. It is not an insurance benefit. It is included in our long term care insurance policy 7052 to promote health or wellness related to long term care.

Since the Live+Well wellness provisions of our long term care insurance policy are not insurance benefits, we are not certain that this brochure is considered long term care insurance advertising subject to the advertising rules of your state. We are submitting the brochure to your Department, however, since this wellness provision is part of our long term care insurance policy and the submitted advertisement provides details of the Live+Well wellness program.

This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com  
 6620 W. Broad Street 804-484-3949 [Phone]  
 Long Term Care 804-281-6334 [FAX]  
 Bldg. #4, 2nd Floor  
 Richmond, VA 23230-1700

### Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	AR filing fee=\$50 per advertisement.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	04/06/2011	46312406

<i>SERFF Tracking Number:</i>	<i>GEFA-127114338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC Flex Live+Well Brochure/115544</i>		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Stephanie Fowler	04/12/2011	04/12/2011

<i>SERFF Tracking Number:</i>	<i>GEFA-127114338</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>PC Flex Live+Well Brochure/115544</i>		

## **Disposition**

Disposition Date: 04/12/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<i>Project Name/Number:</i>	<i>PC Flex Live+Well Brochure/115544</i>		

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter	Accepted for Informational Purposes	Yes
<b>Form</b>	Privileged Choice Flex Live+Well Brochure	Accepted for Informational Purposes	Yes

SERFF Tracking Number:	GEFA-127114338	State:	Arkansas
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## Form Schedule


**Lead Form Number: 115544 03/18/11**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes 04/12/2011	115544 03/18/11	Advertising	Privileged Choice Flex Live+Well Brochure	Initial		0.000	115544_0318 11_AdFile.pdf



Genworth Financial 

A Genworth  
Program

Brought to you by  
 MAYO CLINIC

Live+Well is offered by Genworth Life Insurance Company.

115544 03/18/11

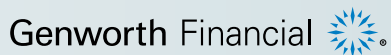


Living well is about making good choices — the choice to eat well, exercise and to see your doctor on a regular basis.

Taking an active role in your healthcare journey is a wise decision, but where do you start?

**We're Leading the Way.** Genworth Life Insurance Company (Genworth Life) is an industry leader in long term care insurance,<sup>1</sup> with more than 35 years of experience in helping people pay for the long term care they may

need. Mayo Clinic is one of the most trusted brands in health care. We developed Live+Well, in association with Mayo Clinic, to help you live a long, healthy and productive life.



<sup>1</sup> LifePlans 2009 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium income.



# Live well, live long

## Why Wellness?

Every day there are opportunities to make choices that positively impact our health and quality of life. For example, studies suggest that in 2009 alone, more than 26 million Americans were diagnosed with some form of heart disease. Smoking, high cholesterol, high blood pressure, lack of exercise and poor diet all contribute to this disease.<sup>2</sup>

Our Live+Well program will provide tools to help you make healthier choices, so that you can take steps to monitor, control or even mitigate health risk factors in your life.

## Exclusive Access

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In collaboration with Mayo Clinic we are offering an exciting wellness program available exclusively to Genworth Life Long Term Care Insurance customers and their spouse or partner.<sup>3</sup> The personalized tools and services offered through Live+Well are available for you and your spouse or partner<sup>3</sup> to use – helping you take control of your lifestyle and stay independent.

You'll have the comfort of knowing you can access world-class healthcare resources to help you maintain or improve your health.

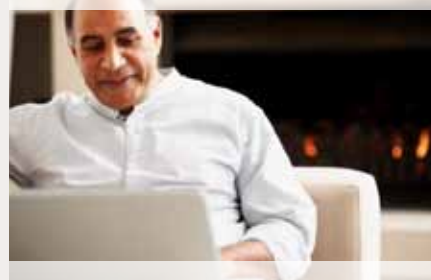
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<sup>2</sup> <http://www.cdc.gov/nchs/fastats/heart.htm>, Feb. 3, 2011.

<sup>3</sup> In Montana, spouse or domestic partner

# You Have Choices



## A Wealth of Information and Tools from Mayo Clinic

To participate in the Live+Well program, you simply need to take the confidential Mayo Clinic Health Assessment (HA). Once completed, you'll be offered access to personalized

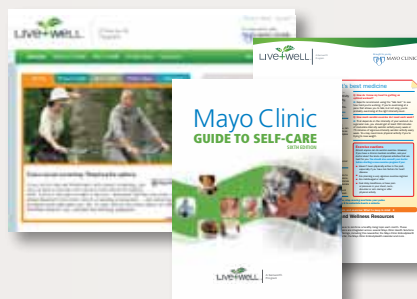
and secure online tools designed to help you monitor and manage your health. Additionally, you'll have access to coaching programs to help improve your targeted health priorities.

You will also receive the quarterly *Live+Well* newsletter, access to the 24/7 Ask Mayo Clinic nurse line and the *Mayo Clinic Guide to Self-Care* book as a complimentary welcome gift. You may also qualify for the support of a personal health coach who can provide tailored strategies for meeting your health goals.



## Measure

- + By taking the HA, you will receive information designed to help you take responsibility for your health and health care decisions with access to secure online tools and resources.
- + Your HA results and health progress are graphically displayed to help you visualize your current health standing and map a path to a healthier you.



## Educate

- + The health information displayed in your personal website will be tailored to your specific needs and identified health risks.
- + Completion of your HA means you'll receive the *Mayo Clinic Guide to Self-Care* book and the *Live+Well* quarterly newsletter featuring topics like healthy eating, exercise, independent living and more.



## Empower

- + Based on your HA results, you may have the option to work with a Mayo Clinic personal health coach through programs like smoking cessation, exercise, nutrition, weight and stress management.
- + Get general health questions answered by a registered nurse with the 24/7 Ask Mayo Clinic nurse line.

## Site Features

- + Searchable health topics database
- + Podcasts by Mayo Clinic experts
- + Prescription and over-the-counter medication information



- + Q & A with Mayo Clinic specialists
- + Symptom checker
- + Healthy recipes
- + Self-assessments and calculators
- + Information on tests and procedures

## The Live+Well Website

### Your Gateway to Better Health

Live+Well is an exciting online wellness resource exclusively for Genworth Life Long Term Care Insurance customers and their spouse or partner.<sup>3</sup> It puts the power of Mayo Clinic's expertise to work for your health and long term well-being.

This site features unique health and wellness information and tools that customers and their spouse or partner<sup>3</sup> can access.

### My Life, Lived My Way

What sets the Live+Well site apart is that it is highly personalized. This is wellness...tailored to your needs, interests and health goals. This confidential, password-protected site will provide you with your own private, customizable home page. It allows you to:

- + Set personal health goals, get help reaching them and track progress
- + Identify potential health issues through your HA results and learn steps you can take to improve them
- + Use the proven tools and programs created by Mayo Clinic experts

## Getting Started

Once you receive your policy, register on the Live+Well Website and take your Mayo Clinic Health Assessment (HA) to start accessing your online health resources and taking steps toward becoming a healthier you!

### Privacy

Protecting your privacy is important to us. For more details, see the privacy information on the back of this brochure.

<sup>3</sup> In Montana, spouse or domestic partner

**Genworth Life Insurance Company**  
LONG TERM CARE INSURANCE

6620 West Broad Street  
Richmond, VA 23230

A Genworth Financial company

The information you provide to Mayo Clinic, including your personal health data, is confidential and will not be shared with Genworth Life, except that Mayo Clinic may share with Genworth Life the fact that you participate in Live+Well and may share certain collective, de-identified participant health information. Participation in Live+Well is voluntary and will not affect the terms of your Genworth Life long term care insurance coverage.

Live+Well is a wellness program. It is not an insurance benefit.

In WA , Live+Well is not part of the policy, and may be discontinued at any time.

The Wellness tools and resources described in this brochure are only available to policyholders, and their spouse or domestic partner, covered under the policy forms listed below.

This solicitation of insurance is for individual policy form series 7052 (7052DE, 7052GA, 7052ID, 7052LA, 7052MS, 7052NC, 7052NE, 7052NM, 7052OK, 7052OR, 7052TX, 7052UT) and endorsement 7052 END-WE (7052 END-WE CT, 7052 END-WE CTP, 7052 END-WE ID, 7052 END-WE KY, 7052 END-WE MA, 7052-WE TX, 7052 END-WE TN). Not all policies are available in all states and the coverage offered may be individual or group insurance. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/insurance producer. An insurance agent/producer will contact you. Sources are available upon request.

Live+Well and the Live+Well logo are service marks of Genworth Financial, Inc.

<b>Insurance and annuity products:</b>	• Are not deposits.	• Are not insured by the FDIC or any other federal government agency.
	• May decrease in value.	• Are not guaranteed by a bank or its affiliates.

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## Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Cover Letter	Accepted for Informational Purposes	04/12/2011
Comments:			
Attachment:			
AR Filing Letter PC FLEX Live+Well Brochure 115544 030711.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

April 6, 2011

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204  
ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE**  
**GENWORTH LIFE INSURANCE COMPANY NAIC# 70025**  
**Invitation to Inquire**  
**Privileged Choice Flex Live+Well Brochure: 115544 03/18/11**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval a copy of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$50 is being transmitted via EFT on the SERFF filing system.

The Privileged Choice Flex Live+Well Brochure, 115544 03/18/11 is designed to provide details of the wellness provisions of Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424.

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This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

*Andrew A. Zimmerman*

Andrew A. Zimmerman  
Genworth Life Insurance Company



Sr. Advertising Compliance Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)